

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

In re:

DEBRA PICKENS

Debtor(s)

Case No. 12-43405-CN 13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2012.
- 2) The plan was confirmed on 06/14/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/01/2014.
- 5) The case was completed on 04/18/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,030.00.
- 10) Amount of unsecured claims discharged without payment: \$374,610.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$49,396.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$49,396.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,511.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,911.91**

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFILIATES IN IMAGING	Unsecured	153.00	NA	NA	0.00	0.00
ALLIANT CREDIT UNION	Unsecured	97,820.00	98,956.21	98,956.21	723.37	0.00
ALLIANT CREDIT UNION	Unsecured	10,418.00	10,433.66	10,433.66	76.27	0.00
AT&T	Unsecured	123.00	NA	NA	0.00	0.00
BERKELEY EMERGENCY MEDICAL C	Unsecured	643.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	496.00	NA	NA	0.00	0.00
FED NATL MTG ASSOC C/O SETERUS	Secured	10,948.30	11,724.64	11,724.64	11,724.64	0.00
GRAVES & ALLEN	Unsecured	36,000.00	37,409.24	37,409.24	273.46	0.00
NORCAL IMAGING OAKLAND	Unsecured	526.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL C/O WEINST	Unsecured	3,640.00	3,331.52	3,331.52	24.35	0.00
OCWEN LOAN SERVICING LLC	Secured	14,249.88	10,996.96	10,996.96	10,996.96	0.00
OPERATING ENGINEERS #3 FCU	Unsecured	NA	189,627.63	189,627.63	1,385.13	0.00
SSA/OFFICE OF FINANCIAL POLICY	Unsecured	34,248.00	NA	NA	0.00	0.00
SUNDANCE RESIDENTIAL HOA	Secured	NA	5,463.86	5,463.86	5,463.86	1,215.27
SUNTRUST MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
SURGERY CENTER OF ALTA BATES	Unsecured	1,146.00	NA	NA	0.00	0.00
WELLS FARGO FKA WACHOVIA FKA	Secured	11,600.38	13,600.78	13,600.78	13,600.78	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$36,322.38	\$36,322.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,463.86	\$5,463.86	\$1,215.27
TOTAL SECURED:	\$41,786.24	\$41,786.24	\$1,215.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$339,758.26	\$2,482.58	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,911.91</u>	
Disbursements to Creditors	<u>\$45,484.09</u>	
TOTAL DISBURSEMENTS :		<u>\$49,396.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/11/2017

By: /s/ Martha G. Bronitsky

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 11th day of July, 2017.

DEBRA PICKENS
6006 MARTIN LUTHER KING JR WAY
OAKLAND, CA 94609

NATHAN D BORRIS ATTY
1380 A STREET
HAYWARD, CA 94541

ELECTRONIC SERVICE - United States Trustee

Date: July 11, 2017

/s/ Trustee Martha G. Bronitsky

Trustee Martha G. Bronitsky
Chapter 13 Trustee
PO Box 5004
Hayward, CA 94540